

Cycle Date: December-2013
Run Date: 03/04/2014
Interval: Annual

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 118
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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			Ratio Analysis						
Return to cover			For Charter : N/A						
03/04/2014			Count of CU : 118						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :		N/A			Dec-2012		Dec-2013	
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Dec-2013	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	10.08	10.23	10.23	10.22	N/A	N/A	10.50	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	10.09	10.25	10.24	10.24	N/A	N/A	10.52	N/A	N/A
Total Delinquent Loans / Net Worth ³	8.88	7.95	7.35	6.55	N/A	N/A	6.08	N/A	N/A
Solvency Evaluation (Estimated)	112.06	111.88	112.00	111.90	N/A	N/A	111.75	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.02	7.00	6.40	7.13	N/A	N/A	5.98	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans ³	1.40	1.31	1.27	1.15	N/A	N/A	1.04	N/A	N/A
* Net Charge-Offs / Average Loans	1.08	1.04	0.89	0.78	N/A	N/A	0.90	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	86.70	101.35	101.29	100.89	N/A	N/A	101.37	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.73	0.38	1.26	1.31	N/A	N/A	-1.00	N/A	N/A
Delinquent Loans / Assets ³	0.90	0.81	0.75	0.67	N/A	N/A	0.64	N/A	N/A
EARNINGS									
* Return On Average Assets	0.27	0.42	0.56	0.56	N/A	N/A	0.51	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	0.27	0.64	0.77	0.64	N/A	N/A	0.57	N/A	N/A
* Gross Income/Average Assets	6.85	6.41	6.03	5.89	N/A	N/A	5.54	N/A	N/A
* Yield on Average Loans	6.50	6.21	5.84	5.51	N/A	N/A	5.07	N/A	N/A
* Yield on Average Investments	2.38	1.91	1.61	1.32	N/A	N/A	1.21	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.85	1.90	1.94	2.18	N/A	N/A	2.10	N/A	N/A
* Cost of Funds / Avg. Assets	1.73	1.29	0.99	0.78	N/A	N/A	0.60	N/A	N/A
* Net Margin / Avg. Assets	5.12	5.11	5.05	5.11	N/A	N/A	4.94	N/A	N/A
* Operating Exp./ Avg. Assets	4.31	3.99	3.97	4.00	N/A	N/A	4.04	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.88	0.68	0.51	0.55	N/A	N/A	0.43	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.22	3.10	2.93	N/A	N/A	2.85	N/A	N/A
Operating Exp./Gross Income	62.88	62.27	65.84	67.91	N/A	N/A	72.91	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.16	3.11	3.04	2.91	N/A	N/A	3.14	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.15	2.86	2.85	2.87	N/A	N/A	3.00	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	30.31	31.94	31.80	30.49	N/A	N/A	35.00	N/A	N/A
Reg. Shares / Total Shares & Borrowings	23.72	25.05	26.22	27.74	N/A	N/A	29.46	N/A	N/A
Total Loans / Total Shares	76.50	72.20	69.47	67.73	N/A	N/A	70.57	N/A	N/A
Total Loans / Total Assets	63.89	61.94	59.44	58.36	N/A	N/A	61.43	N/A	N/A
Cash + Short-Term Investments / Assets	15.51	14.19	14.14	15.39	N/A	N/A	12.08	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets	94.22	94.02	93.77	94.42	N/A	N/A	94.60	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr.	37.47	39.19	41.22	43.05	N/A	N/A	45.21	N/A	N/A
Borrowings / Total Shares & Net Worth	5.89	3.21	3.11	2.38	N/A	N/A	1.72	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	209.91	222.11	213.04	209.55	N/A	N/A	222.20	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.80	4.44	4.39	4.48	N/A	N/A	4.28	N/A	N/A
Borrowers / Members	47.54	46.16	46.57	45.78	N/A	N/A	46.90	N/A	N/A
Members / Full-Time Employees	383.16	374.98	373.65	368.20	N/A	N/A	368.31	N/A	N/A
Avg. Shares Per Member	\$6,434	\$6,802	\$7,058	\$7,263	N/A	N/A	\$7,313	N/A	N/A
Avg. Loan Balance	\$10,353	\$10,640	\$10,530	\$10,746	N/A	N/A	\$11,004	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$52,381	\$54,205	\$55,714	\$58,988	N/A	N/A	\$60,088	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	2.59	4.14	5.74	5.19	N/A	N/A	4.95	N/A	N/A
* Market (Share) Growth	11.02	5.38	5.45	5.99	N/A	N/A	3.19	N/A	N/A
* Loan Growth	1.92	-0.55	1.47	3.33	N/A	N/A	7.52	N/A	N/A
* Asset Growth	11.57	2.58	5.73	5.25	N/A	N/A	2.15	N/A	N/A
* Investment Growth	40.59	9.24	13.51	6.30	N/A	N/A	-6.45	N/A	N/A
* Membership Growth	2.33	-0.33	1.62	3.00	N/A	N/A	2.49	N/A	N/A
* Annualization factor: March = 4/3; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
2. Ratio									

Supplemental Ratio Analysis					
Return to cover	For Charter : N/A				
03/04/2014	Count of CU : 118				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Dec-2013
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	2.06	1.53	1.19	0.94	0.97
STS Loans DQ >= 60 Days / Total STS Loans	N/A	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	N/A	6.75	4.21	5.58
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	N/A	0.72
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	N/A	0.85
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	N/A	0.81
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	N/A	3.02
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	6.92	8.07
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.41	1.24	1.13	1.43	1.31
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.54	0.48	1.49	0.84	1.52
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.67	3.30	5.01	6.23	5.13
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	1.92	2.18	3.84	3.60	2.59
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	35.53	29.51
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	N/A	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	79.05	88.09	87.00	108.79	98.43
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.60	1.87	1.87	1.18	1.29
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.14	1.28	0.89	0.93	0.90
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.04	1.36	1.53	0.99	1.89
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.64	0.59	0.54	0.50	0.34
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	1.60	3.74	3.67	0.93	0.15
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	N/A	8.03	18.77
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	56.65	8.20
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.16	3.22	3.19	2.57	2.91
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.25	1.44	1.36	0.98	1.08
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.55	27.82	24.24	15.60
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	3.15	2.41	2.24
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	N/A	6.06	3.57
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	N/A	0.62
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.33	0.41	0.46	0.41	0.62
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.10	0.22	0.27	0.28	0.67
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.80	0.89	0.70	0.49
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	0.24	1.24	0.47	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	1.16	0.92	1.02
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	0.97	1.13	1.10
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.97	1.20	0.65	0.83	5.19
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.32	17.22	17.04	16.96	18.05
Participation Loans Outstanding / Total Loans	1.87	2.44	2.86	2.73	2.61
Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.54	3.13	1.65	2.17
* Participation Loans Sold YTD / Total Assets	0.08	0.10	0.08	0.05	0.14
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.87	2.55	2.84	2.88	2.77
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.00	0.96	0.01	0.02	0.07
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	N/A	41.86
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.16	17.50	16.32	15.90	16.73
Total Fixed Rate Real Estate / Total Loans	28.43	28.26	27.45	27.24	27.23
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	40.14	38.67	32.78	43.86	34.62
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.31	65.26	64.68	71.50	64.90
Interest Only & Payment Option First & Other RE / Total Assets	0.52	0.46	0.35	0.26	0.29
Interest Only & Payment Option First & Other RE / Net Worth	5.19	4.47	3.45	2.57	2.78
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.70	0.93	1.15	1.40	1.50
Unused Commitments / Cash & ST Investments	106.43	114.70	111.43	100.18	129.01
Complex Assets / Total Assets	16.25	19.24	21.43	20.42	20.03
Short Term Liabilities / Total Shares and Deposits plus Borrowings	48.73	46.30	43.80	42.73	41.06
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
3. Supplemental Ratios					

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			Liabilities, Shares & Equity							
Return to cover			For Charter : N/A							
03/04/2014			Count of CU : 118							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
			Count of CU in Peer Group : N/A							

		Income Statement							
Return to cover		For Charter : N/A							
03/04/2014		Count of CU : 118							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	392,209,287	377,141,426	-3.8	356,407,867	-5.5	343,943,544	-3.5	334,193,336	-2.8
Less Interest Refund	(901,477)	(831,834)	-7.7	(587,424)	-29.4	(457,500)	-22.1	(530,440)	15.9
Income from Investments	57,355,758	56,654,908	-1.2	54,366,380	-4.0	48,109,492	-11.5	42,868,497	-10.9
Income from Trading	2,023,300	1,574,917	-22.2	406,864	-74.2	1,078,029	165.0	1,935,373	79.5
TOTAL INTEREST INCOME	450,686,868	434,539,417	-3.6	410,593,687	-5.5	392,673,565	-4.4	378,466,766	-3.6
INTEREST EXPENSE:									
Dividends	103,072,062	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	45,409,514	-14.6
Interest on Deposits	37,218,593	28,271,406	-24.0	23,874,506	-15.6	19,514,463	-18.3	15,316,540	-21.5
Interest on Borrowed Money	15,464,393	12,881,888	-16.7	11,719,213	-9.0	9,905,604	-15.5	5,345,327	-46.0
TOTAL INTEREST EXPENSE	155,755,048	124,496,922	-20.1	99,014,369	-20.5	82,571,161	-16.6	66,071,381	-20.0
PROVISION FOR LOAN & LEASE LOSSES	79,654,042	65,614,915	-17.6	50,696,965	-22.7	58,571,435	15.5	47,356,648	-19.1
NET INTEREST INCOME AFTER PLL	215,277,778	244,427,580	13.5	260,882,353	6.7	251,530,969	-3.6	265,038,737	5.4
NON-INTEREST INCOME:									
Fee Income	104,210,787	108,767,095	4.4	112,712,712	3.6	120,018,813	6.5	113,805,798	-5.2
Other Operating Income	62,916,105	73,989,886	17.6	82,144,485	11.0	110,974,087	35.1	116,128,414	4.6
Gain (Loss) on Investments	-9,791,527	-445,745	95.4	916,613	305.6	2,403,868	162.3	3,303,190	37.4
Gain (Loss) on Disposition of Assets	-1,839,003	-2,985,902	-62.4	-3,180,927	-6.5	-1,834,344	42.3	-1,574,491	14.2
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	190,400	1,438,241	655.4	1,358,916	-5.5	-27,923	-102.1	2,378,654	8,618.6
NCUSIF Stabilization Income	41,778,993	0	-100.0	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	197,465,755	180,763,575	-8.5	193,951,799	7.3	231,534,501	19.4	234,041,565	1.1
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	168,796,591	177,899,669	5.4	186,474,156	4.8	206,369,608	10.7	215,385,824	4.4
Travel, Conference Expense	2,683,893	2,830,792	5.5	3,317,233	17.2	3,702,074	11.6	3,954,311	6.8
Office Occupancy	26,355,318	27,631,675	4.8	28,589,598	3.5	29,025,588	1.5	30,021,752	3.4
Office Operation Expense	70,595,374	72,855,586	3.2	73,949,700	1.5	78,148,686	5.7	85,597,634	9.5
Educational and Promotion	15,629,509	15,552,850	-0.5	16,003,092	2.9	16,175,334	1.1	15,602,280	-3.5
Loan Servicing Expense	22,511,996	24,870,721	10.5	27,103,828	9.0	32,086,214	18.4	34,313,277	6.9
Professional, Outside Service	22,703,224	23,119,771	1.8	25,158,548	8.8	28,000,571	11.3	29,715,191	6.1
Member Insurance ¹	1,671,178	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium ²	N/A	11,314,693		4,481,783	-60.4	1,716,621	-61.7	1,291,181	-24.8
Member Insurance - Temporary Corporate CU Stabilization Fund ³	41,593,631	9,516,142	-77.1	16,248,985	70.8	6,809,842	-58.1	6,050,199	-11.2
Member Insurance - Other	N/A	1,264,699		941,509	-25.6	788,597	-16.2	642,631	-18.5
Operating Fees	1,665,757	1,447,502	-13.1	1,543,232	6.6	1,695,840	9.9	1,555,852	-8.3
Misc Operating Expense	14,293,824	16,062,536	12.4	14,809,612	-7.8	19,033,038	28.5	19,440,297	2.1
TOTAL NON-INTEREST EXPENSE	388,500,295	384,366,636	-1.1	398,621,276	3.7	423,552,013	6.3	443,570,429	4.7
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{7/4}	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,039,920	-11.6	62,851,253	-7.6
NET INCOME (LOSS)	24,243,238	40,824,519	68.4	56,212,876	37.7	59,513,457	5.9	55,509,873	-6.7
RESERVE TRANSFERS:									
Transfer to Regular Reserve	42,078,794	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	215,936	-55.5
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
² For December 2010 forward, this account includes only NCUSIF Premium Expense.									
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
									6. IncEx

[illegible]

[illegible]

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover			For Charter :	N/A					
03/04/2014			Count of CU :	118					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	72,869,959	71,738,785	-1.6	63,758,388	-11.1	59,442,642	-6.8	70,739,966	19.0
* Total Loans Recovered	7,633,683	8,581,655	12.4	9,301,447	8.4	10,850,035	16.6	11,677,544	7.6
* NET CHARGE OFFS (\$\$)	65,236,276	63,157,130	-3.2	54,456,941	-13.8	48,592,607	-10.8	59,062,422	21.5
***Net Charge-Offs / Average Loans	1.08	1.04	-3.8	0.89	-14.2	0.78	-12.9	0.90	15.3
Total Del Loans & *Net Charge-Offs ¹	150,403,625	142,541,105	-5.2	132,074,659	-7.3	121,395,567	-8.1	129,878,606	7.0
Combined Delinquency and Net Charge Off Ratio ¹	2.49	2.36	-5.2	2.16	-8.3	1.93	-10.7	1.94	0.5
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	18,087,409	17,011,137	-6.0	13,399,024	-21.2	11,196,740	-16.4	10,953,844	-2.2
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2	1,697,072	15.8	2,003,830	18.1	2,018,392	0.7
* NET UNSECURED CREDIT CARD C/Os	16,897,438	15,545,513	-8.0	11,701,952	-24.7	9,192,910	-21.4	8,935,452	-2.8
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	-9.9	3.15	-25.5	2.41	-23.5	2.24	-6.9
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		1,346,774		1,640,910	21.8	1,131,064	-31.1
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577		10,478	-22.8	13,158	25.6
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197		1,630,432	22.3	1,117,906	-31.4
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		6.06		3.57	-41.1
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	15,367,850	139.0
* Total 1st Mortgage RE Loans/LOCs Recovered	34,082	59,676	75.1	407,442	582.8	667,922	63.9	1,130,376	69.2
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	14,237,474	147.1
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.67	135.7
* Total Other RE Loans/LOCs Charged Off	7,658,514	7,712,075	0.7	8,140,692	5.6	6,547,761	-19.6	4,682,065	-28.5
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9	397,418	-7.0	661,532	66.5	652,679	-1.3
* NET OTHER RE LOANS/LOCs C/Os	7,386,155	7,284,808	-1.4	7,743,274	6.3	5,886,229	-24.0	4,029,386	-31.5
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.80	0.8	0.89	11.1	0.70	-21.1	0.49	-30.7
* Total Real Estate Loans Charged Off	9,546,619	12,108,800	26.8	13,937,573	15.1	12,977,629	-6.9	20,049,915	54.5
* Total Real Estate Lns Recovered	306,441	486,943	58.9	804,860	65.3	1,329,454	65.2	1,783,055	34.1
* NET Total Real Estate Loan C/Os	9,240,178	11,621,857	25.8	13,132,713	13.0	11,648,175	-11.3	18,266,860	56.8
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.33	0.41	23.5	0.46	11.7	0.41	-11.1	0.62	52.1
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		2,124,035		1,510,248	-28.9
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		1,122		523,894	#####
*NET TDR Real Estate C/Os	N/A	N/A		N/A		2,122,913		986,354	-53.5
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		1.75	
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	3,738	4,110	10.0	3,372	-18.0	2,996	-11.2	2,802	-6.5
Number of Members Who Filed Chapter 13 YTD	1,987	2,502	25.9	2,128	-14.9	1,968	-7.5	1,924	-2.2
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	3	200.0	2	-33.3	1	-50.0	1	0.0
Total Number of Members Who Filed Bankruptcy YTD	5,726	6,615	15.5	5,502	-16.8	4,965	-9.8	4,727	-4.8
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	66,200,303	71,493,701	8.0	56,731,663	-20.6	49,902,180	-12.0	47,558,758	-4.7
* All Loans Charged Off due to Bankruptcy YTD	16,268,860	18,329,342	12.7	17,740,498	-3.2	14,408,030	-18.8	11,035,550	-23.4
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.55	14.4	27.82	8.9	24.24	-12.9	15.60	-35.6
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		25,459,686		15,466,605	-39.3	24,640,243	59.3
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		169		130	-23.1	184	41.5
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		48,954,390	-5.7
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		3,845,324	-50.1
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		52,799,714	-11.4
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		3,714,439	63.8
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		17,035,970		8,776,816	-48.5
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		3,914,169		4,923,810	25.8
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		80,561,662		66,500,340	-17.5
Total TDR Loans to Total Loans	N/A	N/A		N/A		1.27		0.98	-23.2
Total TDR Loans to Net Worth	N/A	N/A		N/A		7.25		5.70	-21.3
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		9,564,832		5,362,722	-43.9
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.						9. Loan Losses, Bankruptcy Information, & TDRs			

Return to cover	Indirect and Participation Lending															
03/04/2014			For Charter : N/A													
CU Name: N/A			Count of CU : 118													
Peer Group: N/A			Asset Range : N/A													
			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit													
			Count of CU in Peer Group : N/A													
			Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg					
INDIRECT LOANS OUTSTANDING																
			668,444,014	550,583,452	-17.6	599,896,615	9.0	667,872,757	11.3	761,018,899	13.9					
			505,613,075	490,060,966	-3.1	445,246,972	-9.1	406,566,653	-8.7	468,621,746	15.3					
			1,174,057,089	1,040,644,418	-11.4	1,045,143,587	0.4	1,074,439,410	2.8	1,229,640,645	14.4					
			19.32	17.22	-10.9	17.04	-1.0	16.96	-0.5	18.05	6.4					
DELINQUENCY - INDIRECT LENDING ¹																
			34,044,274	33,378,562	-2.0	35,221,522	5.5	43,164,225	22.6	52,593,078	21.8					
			13,110,601	9,925,852	-24.3	10,116,610	1.9	12,919,535	27.7	13,340,277	3.3					
			3,160,767	2,746,955	-13.1	1,571,644	-42.8	2,098,038	33.5	2,257,033	7.6					
			289,925	209,611	-27.7	124,930	-40.4	339,108	171.4	533,369	57.3					
			16,561,293	12,882,418	-22.2	11,813,184	-8.3	15,356,681	30.0	16,130,679	5.0					
			1.41	1.24	-12.2	1.13	-8.7	1.43	26.5	1.31	-8.2					
LOAN LOSSES - INDIRECT LENDING																
			14,105,564	15,373,313	9.0	13,682,193	-11.0	11,853,426	-13.4	13,944,913	17.6					
			1,706,776	1,681,363	-1.5	1,622,895	-3.5	2,075,704	27.9	2,249,627	8.4					
			12,398,788	13,691,950	10.4	12,059,298	-11.9	9,777,722	-18.9	11,695,286	19.6					
			1.10	1.24	12.8	1.16	-6.5	0.92	-20.2	1.02	10.0					
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):																
			12,936,471	14,126,337	9.2	6,621,300	-53.1	5,560,501	-16.0	8,544,280	53.7					
			N/A	N/A		15,234,252		14,616,060	-4.1	14,425,286	-1.3					
			22,411,030	18,459,571	-17.6	15,178,652	-17.8	10,365,114	-31.7	11,549,602	11.4					
			6,858,706	14,569,410	112.4	10,624,395	-27.1	12,711,335	19.6	4,437,631	-65.1					
			5,510,129	20,762,048	276.8	34,339,440	65.4	40,624,453	18.3	34,117,317	-16.0					
			0	83,412	N/A	248,059	197.4	0	-100.0	4,459,025	N/A					
			65,749,360	79,767,019	21.3	93,227,119	16.9	88,826,765	-4.7	100,267,912	12.9					
			113,465,696	147,767,797	30.2	175,473,217	18.7	172,704,228	-1.6	177,801,053	3.0					
			1.87	2.44	30.9	2.86	17.0	2.73	-4.8	2.61	-4.2					
			65,605,605	70,051,630	6.8	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4					
			2.28	2.54	11.4	3.13	23.3	1.65	-47.4	2.17	31.9					
PARTICIPATION LOANS SOLD:																
			17,204,692	24,956,487	45.1	26,675,817	6.9	25,328,325	-5.1	30,295,374	19.6					
			7,657,368	13,297,782	73.7	15,710,750	18.1	18,012,139	14.6	17,357,920	-3.6					
			8,013,833	9,934,445	24.0	7,813,957	-21.3	5,446,610	-30.3	15,003,072	175.5					
			0.08	0.10	20.9	0.08	-25.6	0.05	-33.8	0.14	169.7					
WHOLE LOANS PURCHASED AND SOLD:																
			0	26,391,918	N/A	384,879	-98.5	710,000	84.5	1,518,790	113.9					
			N/A	N/A		0		0	N/A	771,600	N/A					
			0.00	0.96	N/A	0.01	-98.6	0.02	45.5	0.07	228.8					
			0	0	N/A	0	N/A	0	N/A	0	N/A					
DELINQUENCY - PARTICIPATION LENDING ¹																
			1,221,925	1,066,682	-12.7	1,093,604	2.5	816,588	-25.3	879,391	7.7					
			493,180	666,483	35.1	2,545,177	281.9	1,379,762	-45.8	2,541,260	84.2					
			103,761	30,431	-70.7	54,007	77.5	54,357	0.6	120,092	120.9					
			19,038	9,988	-47.5	9,486	-5.0	16,572	74.7	35,766	115.8					
			615,979	706,902	14.8	2,608,670	269.0	1,450,691	-44.4	2,697,118	85.9					
			0.54	0.48	-11.9	1.49	210.8	0.84	-43.5	1.52	80.6					
LOAN LOSSES - PARTICIPATION LENDING																
			1,495,678	1,790,382	19.7	1,828,255	2.1	2,136,694	16.9	2,058,890	-3.6					
			273,348	290,360	6.2	265,406	-8.6	175,823	-33.8	133,585	-24.0					
			1,222,330	1,500,022	22.7	1,562,849	4.2	1,960,871	25.5	1,925,305	-1.8					
			1.32	1.15	-13.3	0.97	-15.8	1.13	16.5	1.10	-2.5					
*Amounts are year-to-date while the related %change ratios are annualized.																
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)																
# Means the number is too large to display in the cell																
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																
10. IndirectAndParticipationLns																

Return to cover 03/04/2014 CU Name: N/A Peer Group: N/A	Real Estate Loan Information 1								
	For Charter : N/A								
	Count of CU : 118								
	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	915,352,026	890,532,453	-2.7	839,583,046	-5.7	748,147,867	-10.9	748,872,943	0.1
Fixed Rate 15 years or less	354,062,465	428,073,256	20.9	471,395,037	10.1	630,372,293	33.7	737,302,059	17.0
Other Fixed Rate	8,633,472	15,720,652	82.1	18,919,156	20.3	21,826,822	15.4	23,822,320	9.1
Total Fixed Rate First Mortgages	1,278,047,963	1,334,326,361	4.4	1,329,897,239	-0.3	1,400,346,982	5.3	1,509,997,322	7.8
Balloon/Hybrid > 5 years	37,772,245	38,194,964	1.1	45,107,832	18.1	57,050,209	26.5	86,947,338	52.4
Balloon/Hybrid 5 years or less	437,306,584	492,494,748	12.6	499,279,384	1.4	460,961,352	-7.7	480,477,401	4.2
Total Balloon/Hybrid First Mortgages	475,078,829	530,689,712	11.7	544,387,216	2.6	518,011,561	-4.8	567,424,739	9.5
Adjustable Rate First Mtgs 1 year or less	47,390,609	60,928,246	28.6	63,234,102	3.8	56,837,001	-10.1	54,417,108	-4.3
Adjustable Rate First Mtgs >1 year	77,690,386	81,041,310	4.3	83,192,246	2.7	84,432,645	1.5	86,663,107	2.6
Total Adjustable First Mortgages	125,080,995	141,969,556	13.5	146,426,348	3.1	141,269,646	-3.5	141,080,215	-0.1
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,628,189	1.9	2,218,502,276	7.7
Other Real Estate Loans									
Closed End Fixed Rate	379,013,798	306,648,425	-19.1	281,093,806	-8.3	246,049,339	-12.5	239,810,129	-2.5
Closed End Adjustable Rate	9,889,243	10,654,249	7.7	5,264,562	-50.6	4,762,934	-9.5	1,750,620	-63.2
Open End Adjustable Rate (HELOC)	509,653,731	536,202,539	5.2	539,227,917	0.6	544,563,034	1.0	572,568,702	5.1
Open End Fixed Rate	32,984,778	28,660,980	-13.1	27,497,285	-4.1	22,955,957	-16.5	18,773,982	-18.2
TOTAL OTHER REAL ESTATE OUTSTANDING	931,541,550	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1	832,903,433	1.8
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,959,453	0.1	3,051,405,709	6.0
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,315,820,208	1,372,521,325	4.3	1,375,005,071	0.2	1,457,397,191	6.0	1,596,944,660	9.6
Other RE Fixed Rate	411,998,576	335,309,405	-18.6	308,591,091	-8.0	269,005,296	-12.8	258,584,111	-3.9
Total Fixed Rate RE Outstanding	1,727,818,784	1,707,830,730	-1.2	1,683,596,162	-1.4	1,726,402,487	2.5	1,855,528,771	7.5
%(Total Fixed Rate RE/Total Assets)	18.16	17.50	-3.6	16.32	-6.8	15.90	-2.6	16.73	5.2
%(Total Fixed Rate RE/Total Loans)	28.43	28.26	-0.6	27.45	-2.8	27.24	-0.8	27.23	0.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	562,387,579	634,464,304	12.8	645,705,732	1.8	602,230,998	-6.7	621,557,616	3.2
Other RE Adj Rate	519,542,974	546,856,788	5.3	544,492,479	-0.4	549,325,968	0.9	574,319,322	4.5
Total Adj Rate RE Outstanding	1,081,930,553	1,181,321,092	9.2	1,190,198,211	0.8	1,151,556,966	-3.2	1,195,876,938	3.8
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	33,638,635	29,151,415	-13.3	25,821,428	-11.4	18,351,901	-28.9	20,066,300	9.3
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	16,115,812	15,511,523	-3.7	10,586,368	-31.8	10,151,614	-4.1	12,378,607	21.9
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	49,754,447	44,662,938	-10.2	36,407,796	-18.5	28,503,515	-21.7	32,444,907	13.8
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.52	0.46	-12.5	0.35	-22.9	0.26	-25.6	0.29	11.4
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	5.19	4.47	-13.8	3.45	-22.9	2.57	-25.6	2.78	8.5
Outstanding Residential Construction (Excluding Business Purpose Loans)	7,986,638	2,837,821	-64.5	2,146,326	-24.4	2,206,389	2.8	2,578,492	16.9
Allowance for Loan Losses on all RE Loans	9,085,368	14,571,509	60.4	14,965,382	2.7	14,926,112	-0.3	15,993,935	7.2
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	719,039,640	616,301,437	-14.3	489,763,711	-20.5	869,398,095	77.5	689,068,129	-20.7
* Fixed Rate 15 years or less	327,038,385	383,503,700	17.3	373,173,853	-2.7	631,349,315	69.2	421,743,601	-33.2
* Other Fixed Rate	6,568,486	7,059,019	7.5	5,077,459	-28.1	4,480,483	-11.8	10,227,890	128.3
* Total Fixed Rate First Mortgages	1,052,646,511	1,006,864,156	-4.3	868,015,023	-13.8	1,505,227,893	73.4	1,121,039,620	-25.5
* Balloon/Hybrid > 5 years	11,631,771	6,760,724	-41.9	13,079,059	93.5	16,665,906	27.4	31,947,194	91.7
* Balloon/Hybrid 5 years or less	103,945,738	89,974,088	-13.4	106,444,170	18.3	96,742,278	-9.1	106,879,258	10.5
* Total Balloon/Hybrid First Mortgages	115,577,509	96,734,812	-16.3	119,523,229	23.6	113,408,184	-5.1	138,826,452	22.4
* Adjustable Rate First Mtgs 1 year or less	10,186,921	22,100,740	117.0	16,893,389	-23.6	12,538,487	-25.8	11,952,644	-4.7
* Adjustable Rate First Mtgs >1 year	8,723,898	24,216,094	177.6	9,413,850	-61.1	13,955,389	48.2	15,775,302	13.0
* Total Adjustable First Mortgages	18,910,819	46,316,834	144.9	26,307,239	-43.2	26,493,876	0.7	27,727,946	4.7
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,187,134,839	1,149,915,802	-3.1	1,013,845,491	-11.8	1,645,129,953	62.3	1,287,594,018	-21.7
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell	11. RELoans 1								

		Real Estate Loan Information 2											
Return to cover			For Charter : N/A										
03/04/2014			Count of CU : 118										
CU Name: N/A			Asset Range : N/A										
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit										
		Count of CU in Peer Group :		N/A									
		Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg			
* OTHER REAL ESTATE (Granted)													
* Closed End Fixed Rate		86,869,905	50,219,204	-42.2	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5			
* Closed End Adjustable Rate		2,050,853	1,909,946	-6.9	3,333,251	74.5	1,032,272	-69.0	219,532	-78.7			
* Open End Adjustable Rate (HELOC)		130,551,404	134,066,286	2.7	110,305,261	-17.7	130,288,936	18.1	160,502,847	23.2			
* Open End Fixed Rate and Other		4,985,901	3,644,285	-26.9	3,520,205	-3.4	2,522,246	-28.3	1,863,168	-26.1			
* TOTAL OTHER REAL ESTATE GRANTED		224,458,063	189,839,721	-15.4	159,695,358	-15.9	182,226,945	14.1	225,718,227	23.9			
* TOTAL RE (FIRST AND OTHER) GRANTED		1,411,592,902	1,339,755,523	-5.1	1,173,540,849	-12.4	1,827,356,898	55.7	1,513,312,245	-17.2			
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		40.14	38.67	-3.7	32.78	-15.2	43.86	33.8	34.62	-21.1			
RE LOANS SOLD/SERVICED													
* First Mortgage R.E. Loans Sold		775,263,968	750,482,209	-3.2	655,720,994	-12.6	1,176,314,094	79.4	835,682,212	-29.0			
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		65.31	65.26	-0.1	64.68	-0.9	71.50	10.6	64.90	-9.2			
AMT of Mortgage Servicing Rights		6,706,113	9,335,682	39.2	12,120,737	29.8	15,527,692	28.1	17,487,935	12.6			
Outstanding RE Loans Sold But Serviced		1,147,815,524	1,554,919,924	35.5	1,855,548,941	19.3	2,335,297,352	25.9	2,695,057,883	15.4			
% (Mortgage Servicing Rights / Net Worth)		0.70	0.93	33.7	1.15	22.8	1.40	21.8	1.50	7.3			
MISC. RE LOAN INFORMATION													
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,082,481,655	1,105,721,686	2.1	1,093,481,155	-1.1	1,092,911,659	-0.1	1,131,587,947	3.5			
R.E. Lns also Mem. Bus. Lns		153,542,678	210,265,558	36.9	254,867,503	21.2	262,214,706	2.9	272,068,403	3.8			
REVERSE MORTGAGES													
Federally Insured Home Equity Conversion Mortgage (HECM)		0	0	N/A	0	N/A	0	N/A	0	N/A			
Proprietary Reverse Mortgage Products		0	0	N/A	0	N/A	0	N/A	0	N/A			
Total Reverse Mortgages		0	0	N/A	0	N/A	0	N/A	0	N/A			
RE LOAN TDRS OUTSTANDING													
TDR First Mortgage RE Loans		N/A	N/A		N/A		51,906,295		48,954,390	-5.7			
TDR Other RE Loans		N/A	N/A		N/A		7,705,228		3,845,324	-50.1			
Total TDR First and Other RE Loans		N/A	N/A		N/A		59,611,523		52,799,714	-11.4			
TDR RE Loans Also Reported as Business Loans		N/A	N/A		N/A		2,267,891		3,714,439	63.8			
REAL ESTATE LOAN DELINQUENCY													
R.E. LOANS DELINQUENT > =60 Days ¹													
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	20,607,691	19.5			
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5			
Other R.E. Fixed Rate		4,270,551	4,553,909	6.6	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9			
Other R.E. Adj. Rate		3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	1,931,747	-29.4			
TOTAL DEL R.E. DELINQUENT >= 60 Days		35,057,832	41,625,327	18.7	39,188,074	-5.9	28,274,036	-27.9	33,027,880	16.8			
DELINQUENT 30 to 59 Days													
First Mortgage		44,516,797	42,619,780	-4.3	43,054,182	1.0	36,307,956	-15.7	47,434,722	30.6			
Other		9,097,274	8,900,334	-2.2	9,566,009	7.5	9,425,144	-1.5	8,385,694	-11.0			
TOTAL DEL RE 30 to 59 Days		53,614,071	51,520,114	-3.9	52,620,191	2.1	45,733,100	-13.1	55,820,416	22.1			
TOTAL DEL R.E. LOANS >= 30 Days		88,671,903	93,145,441	5.0	91,808,265	-1.4	74,007,136	-19.4	88,848,296	20.1			
RE LOAN DELINQUENCY RATIOS													
% R.E. LOANS DQ >= 30 Days		3.16	3.22	2.2	3.19	-0.9	2.57	-19.5	2.91	13.2			
% R.E. LOANS DQ >= 60 Days		1.25	1.44	15.5	1.36	-5.4	0.98	-28.0	1.08	10.2			
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days													
TDR First Mortgage RE Loans Delinquent >= 60 Days		N/A	N/A		N/A		4,100,664		9,258,701	125.8			
TDR Other RE Loans Delinquent >= 60 Days		N/A	N/A		N/A		685,667		649,866	-5.2			
Total TDR First and Other RE Loans Delinquent >= 60 Days		N/A	N/A		N/A		4,786,331		9,908,567	107.0			
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE		N/A	N/A		N/A		8.03		18.77	133.7			
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days		N/A	N/A		N/A		1,284,800		304,729	-76.3			
% TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans		N/A	N/A		N/A		56.65		8.20	-85.5			
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:													
* Total 1st Mortgage Lns Charged Off		1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	15,367,850	139.0			
* Total 1st Mortgage Lns Recovered		34,082	59,676	75.1	407,442	582.8	667,922	63.9	1,130,376	69.2			
* NET 1st MORTGAGE LN C/Os		1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	14,237,474	147.1			
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans													
* Total Other RE Lns Charged Off		7,658,514	7,712,075	0.7	8,140,692	5.6	6,547,761	-19.6	4,682,065	-28.5			
* Total Other RE Lns Recovered		272,359	427,267	56.9	397,418	-7.0	661,532	66.5	652,679	-1.3			
* NET OTHER RE LN C/Os		7,386,155	7,284,808	-1.4	7,743,274	6.3	5,886,229	-24.0	4,029,386	-31.5			
** %Net Charge Offs Other RE Loans / Avg Other RE Loans		0.80	0.80	0.8	0.89	11.1	0.70	-21.1	0.49	-30.7			
* Amounts are year-to-date and the related % change ratios are annualized.													
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)													
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1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.													
12. RELOANS 2													

Member Business Loan Information									
Return to cover									
03/04/2014									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	164,321,957	221,342,530	34.7	260,425,872	17.7	278,314,174	6.9	279,461,734	0.4
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	20,108,453	37,251,220	85.3	43,193,519	16.0	42,944,367	-0.6	34,497,690	-19.7
Total Business Loans (NMBLB) ¹	184,430,410	258,593,750	40.2	303,619,391	17.4	321,258,541	5.8	313,959,424	-2.3
Unfunded Commitments ¹	6,567,329	9,675,211	47.3	10,460,748	8.1	8,505,264	-18.7	6,677,267	-21.5
TOTAL BUSINESS LOANS (NMBLB) LESS									
UNFUNDED COMMITMENTS ¹	177,863,081	248,918,539	39.9	293,158,643	17.8	312,753,277	6.7	307,282,157	-1.7
% (Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	1.87	2.55	36.4	2.84	11.4	2.88	1.4	2.77	-3.8
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,264	1,406	11.2	1,658	17.9	1,667	0.5	1,737	4.2
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	107	159	48.6	190	19.5	190	0.0	159	-16.3
Total Number of Business Loans Outstanding	1,371	1,565	14.2	1,848	18.1	1,857	0.5	1,896	2.1
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		6,376,187		4,851,618	-23.9	6,918,062	42.6
Farmland	N/A	N/A		1,556,176		1,515,323	-2.6	1,571,929	3.7
Non-Farm Residential Property	N/A	N/A		88,212,382		101,757,601	15.4	104,953,139	3.1
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		85,314,865		83,383,184	-2.3	79,389,573	-4.8
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		78,736,508		78,602,248	-0.2	84,735,602	7.8
Total Real Estate Secured Business Loans	N/A	N/A		260,196,118		270,109,974	3.8	277,568,305	2.8
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		224,486		218,157	-2.8	339,935	55.8
Commercial and Industrial Loans	N/A	N/A		40,262,239		49,386,999	22.7	33,866,340	-31.4
Unsecured Business Loans	N/A	N/A		1,033,610		981,695	-5.0	848,316	-13.6
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		1,902,938		561,716	-70.5	1,336,528	137.9
Total Non-Real Estate Secured Business Loans	N/A	N/A		43,423,273		51,148,567	17.8	36,391,119	-28.9
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		15		14	-6.7	25	78.6
Number - Farmland	N/A	N/A		5		6	20.0	8	33.3
Number - Non-Farm Residential Property	N/A	N/A		784		835	6.5	816	-2.3
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		197		205	4.1	252	22.9
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		235		219	-6.8	234	6.8
Total Number of Real Estate Secured Business Loans	N/A	N/A		1,236		1,279	3.5	1,335	4.4
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		11		6	-45.5	15	150.0
Number - Commercial and Industrial Loans	N/A	N/A		317		315	-0.6	282	-10.5
Number - Unsecured Business Loans	N/A	N/A		20		21	5.0	27	28.6
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		264		236	-10.6	237	0.4
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		612		578	-5.6	561	-2.9
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	78,272,830	91,953,792	17.5	80,855,259	-12.1	57,899,123	-28.4	100,199,622	73.1
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	5,574,493	20,032,451	259.4	26,821,668	33.9	14,718,109	-45.1	9,931,858	-32.5
DELINQUENCY - MEMBER BUSINESS LOANS ²									
30 to 59 Days Delinquent	3,100,458	2,792,393	-9.9	3,441,787	23.3	8,226,272	139.0	7,795,184	-5.2
60 to 179 Days Delinquent	2,237,798	4,737,541	111.7	5,882,452	24.2	7,909,746	34.5	3,415,730	-56.8
180 to 359 Days Delinquent	1,064,542	528,457	-50.4	4,094,976	674.9	1,516,255	-63.0	2,948,627	94.5
> = 360 Days Delinquent	117,563	148,735	26.5	1,267,257	752.0	1,846,830	45.7	1,598,806	-13.4
Total Del Loans - All Types (>= 60 Days)	3,419,903	5,414,733	58.3	11,244,685	107.7	11,272,831	0.3	7,963,163	-29.4
MBL DELINQUENCY RATIOS									
% MBL > = 30 Days Delinquent	3.67	3.30	-10.1	5.01	51.9	6.23	24.5	5.13	-17.7
% MBL > = 60 Days Delinquent (Reportable delinquency)	1.92	2.18	13.1	3.84	76.3	3.60	-6.0	2.59	-28.1
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	1,476,780	2,566,581	73.8	1,768,922	-31.1	2,565,070	45.0	16,544,315	545.0
*Total MBL Recoveries	10,338	11,499	11.2	1,190	-89.7	60,061	4,947.1	463,685	672.0
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		N/A		N/A		0	
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	153,542,678	210,265,558	36.9	254,867,503	21.2	262,214,706	2.9	272,068,403	3.8
Construction & Development Loans Meeting 723.3(a)	3,302,648	5,810,062	75.9	6151753	5.9	4,631,002	-24.7	6,246,012	34.9
Number of Construction & Development Loans - 723(a)	4	12	200.0	14	16.7	13	-7.1	22	69.2
Unsecured Business Loans Meeting 723.7(c)-(d)	957,609	758,884	-20.8	1,851,480	144.0	1,099,541	-40.6	1,027,708	-6.5
Number of Unsecured Business Loans - 723.7(c)-(d)	233	224	-3.9	71	-68.3	26	-63.4	36	38.5
Agricultural Related (NMBLB) ¹	215,819	120,508	-44.2	1,780,662	1,377.6	1,733,480	-2.6	1,911,864	10.3
Number of Outstanding Agricultural Related Loans	6	5	-16.7	16	220.0	12	-25.0	23	91.7
* Business Loans and Participations Sold	6,393,321	3,236,775	-49.4	5,197,400	60.6	3,269,986	-37.1	1,449,204	-55.7
SBA Loans Outstanding	5,709,286	6,005,377	5.2	11,547,497	92.3	9,790,285	-15.2	5,521,111	-43.6
Number of SBA Loans Outstanding	34	41	20.6	63	53.7	53	-15.9	40	-24.5
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.									
This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Other Investment Information								
Return to cover		For Charter : N/A							
03/04/2014		Count of CU : 118							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	12,591,274		23,753,888	88.7	35,620,703	50.0	29,312,585	-17.7
Total FDIC-Issued Guaranteed Notes	N/A	N/A		50,000		5,000	-90.0	0	-100.0
All Other US Government Obligations	N/A	N/A		61,156,480		64,363,364	5.2	105,075,315	63.3
TOTAL U.S. GOVERNMENT OBLIGATIONS	36,312,842	107,537,224	196.1	84,960,368	-21.0	99,989,067	17.7	134,387,900	34.4
Agency/GSE Debt Instruments (not backed by mortgages)	667,624,758	834,823,689	25.0	929,141,922	11.3	891,482,742	-4.1	899,712,484	0.9
Agency/GSE Mortgage-Backed Securities	413,225,224	648,695,247	57.0	958,550,052	47.8	995,713,210	3.9	936,032,309	-6.0
TOTAL FEDERAL AGENCY SECURITIES	1,080,849,982	1,483,518,936	37.3	1,887,691,974	27.2	1,887,195,952	0.0	1,835,744,793	-2.7
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		10,926,890		11,720,048	7.3	12,531,992	6.9
Privately Issued Mortgage-Related Securities	10,014,077	2,533,702	-74.7	12,595,154	397.1	9,321,767	-26.0	0	-100.0
Privately Issued Securities (FCUs only)	N/A	0		0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,985,165	6,668,006	123.4	4,177,286	-37.4	3,659,674	-12.4	2,719,448	-25.7
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,999,242	9,201,708	-29.2	16,772,440	82.3	12,981,441	-22.6	2,719,448	-79.1
Mutual Funds	25,328,658	26,811,251	5.9	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0
Common Trusts	5,763,533	1,085,839	-81.2	3,635,758	234.8	3,485,899	-4.1	3,566,097	2.3
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,092,191	27,897,090	-10.3	30,450,888	9.2	30,348,241	-0.3	33,110,971	9.1
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		0		0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	119,281,548	253,181,308	112.3	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8
Commercial Mortgage Backed Securities	23,807,700	33,983,221	42.7	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	2,881,314,361	3,181,323,843	10.4	3,611,104,483	13.5	3,837,870,621	6.3	3,591,209,395	-6.4
Investment Repurchase Agreements	136,265	136,621	0.3	0	-100.0	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	433,986,036	309,919,137	-28.6	167,120,029	-46.1	149,005,809	-10.8	117,556,943	-21.1
Cash on Deposit in Other Financial Institutions	204,170,412	241,999,733	18.5	451,634,466	86.6	607,131,227	34.4	501,301,897	-17.4
CUSO INFORMATION									
Value of Investments in CUSO	17,452,633	17,452,693	0.0	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2
CUSO loans	306,659	6,876,501	2,142.4	5,604,830	-18.5	856,874	-84.7	406,243	-52.6
Aggregate cash outlays in CUSO	7,141,660	7,735,519	8.3	7,929,881	2.5	21,749,309	174.3	22,183,418	2.0

		Supplemental Share Information, Off Balance Sheet, & Borrowings													
Return to cover				For Charter : N/A											
03/04/2014				Count of CU : 118											
CU Name: N/A				Asset Range : N/A											
Peer Group: N/A				Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit											
		Count of CU in Peer Group :		N/A											
		Dec-2009		Dec-2010		% Chg		Dec-2011		% Chg		Dec-2012		% Chg	
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):															
Accounts Held by Member Government Depositors		20,909,323		7,683,088		-63.3		703,172		-90.8		723,779		2.9	
Accounts Held by Nonmember Government Depositors		521,258		647,541		24.2		1,287,186		98.8		1,191,037		-7.5	
Employee Benefit Member Shares		12,585,566		13,809,274		9.7		15,387,205		11.4		17,069,603		10.9	
Employee Benefit Nonmember Shares		0		0		N/A		0		N/A		0		N/A	
529 Plan Member Deposits		0		0		N/A		0		N/A		0		N/A	
Non-dollar Denominated Deposits		0		0		N/A		0		N/A		0		N/A	
Health Savings Accounts		3,344,169		5,344,456		59.8		8,281,470		55.0		10,965,154		32.4	
Dollar Amount of Share Certificates >= \$100,000		476,210,480		441,991,144		-7.2		452,990,487		2.5		449,928,330		-0.7	
Dollar Amount of IRA/Keogh >= \$100,000		282,953,227		303,433,295		7.2		321,154,647		5.8		328,644,933		2.3	
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts		135,714		0		-100.0		0		N/A		7,266,969		N/A	
Business Share Accounts		N/A		N/A				N/A				N/A		187,002,597	
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit		N/A		N/A				N/A				N/A		7,493,413	
SAVING MATURITIES															
< 1 year		7,044,643,938		7,368,267,585		4.6		7,706,195,423		4.6		8,158,045,777		5.9	
1 to 3 years		613,278,393		646,794,591		5.5		697,274,110		7.8		703,575,186		0.9	
> 3 years		285,762,261		355,955,741		24.6		423,641,526		19.0		494,472,002		16.7	
Total Shares & Deposits		7,943,684,592		8,371,017,917		5.4		8,827,111,059		5.4		9,356,092,965		6.0	
INSURANCE COVERAGE IN ADDITION TO NCUSIF															
Share/Deposit Insurance in Addition to NCUSIF		10		10		0.0		9		-10.0		9		0.0	
Dollar Amount of Shares/Deposits Covered by Additional Insurance		33,831,417		41,739,204		23.4		114,220,446		173.7		44,136,439		-61.4	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS															
Member Business Loans Secured by Real Estate		N/A		N/A				N/A				N/A		3,808,237	
Member Business Loans NOT Secured by Real Estate		N/A		N/A				N/A				N/A		2,558,769	
Nonmember Business Loans Secured by Real Estate		N/A		N/A				N/A				N/A		255,089	
Nonmember Business Loans NOT Secured by Real Estate		N/A		N/A				N/A				N/A		55,172	
Total Unfunded Commitments for Business Loans		26,813,050		18,368,390		-31.5		10,460,748		-43.1		8,505,264		-18.7	
Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)															
Agricultural Related Business Loans		N/A		N/A				N/A				N/A		38,607	
Construction & Land Development		0		991,939		N/A		1,875,630		89.1		556,238		-70.3	
Outstanding Letters of Credit		20,245,721		8,693,179		-57.1		1,058,511		-87.8		80,015		-92.4	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)															
Revolving O/E Lines 1-4 Family		419,487,575		422,930,851		0.8		422,724,272		0.0		409,413,477		-3.1	
Credit Card Line		788,043,198		779,667,644		-1.1		800,406,629		2.7		846,690,347		5.8	
Unsecured Share Draft Lines of Credit		127,344,947		130,352,437		2.4		114,585,310		-12.1		115,553,199		0.8	
Overdraft Protection Programs		191,893,464		196,658,539		2.5		229,216,412		16.6		239,706,356		4.6	
Residential Construction Loans-Excluding Business Purpose		2,941,689		635,443		-78.4		411,574		-35.2		1,094,950		166.0	
Federally Insured Home Equity Conversion Mortgages (HECM)		0		0		N/A		0		N/A		0		N/A	
Proprietary Reverse Mortgage Products		0		0		N/A		0		N/A		0		N/A	
Other Unused Commitments		13,330,531		39,737,926		198.1		47,997,334		20.8		53,300,142		11.0	
Total Unfunded Commitments for Non-Business Loans		1,543,041,404		1,569,982,840		1.7		1,615,341,531		2.9		1,665,758,471		3.1	
Total Unsecured Commitments		1,569,854,454		1,588,351,230		1.2		1,625,802,279		2.4		1,674,263,735		3.0	
% (Unsecured Commitments / Cash & ST Investments)		106.43		114.70		7.8		111.43		-2.9		100.18		-10.1	
Unfunded Commitments Committed by Credit Union		N/A		N/A				1,623,429,708				1,673,842,282		3.1	
Unfunded Commitments Through Third Party		N/A		N/A				2,372,571				421,453		-82.2	
Loans Transferred with Recourse ¹		164,973,233		115,433,908		-30.0		147,841,666		28.1		155,461,938		5.2	
Pending Bond Claims		988,192		170,181		-82.8		271,902		59.8		247,011		-9.2	
Other Contingent Liabilities		571,338		597,917		4.7		591,717		-1.0		698,363		18.0	
CREDIT AND BORROWING ARRANGEMENTS:															
Num FHLB Members		18		21		16.7		22		4.8		24		9.1	
LINES OF CREDIT (Borrowing)															
Total Credit Lines		1,623,048,984		1,553,164,660		-4.3		1,506,357,628		-3.0		1,521,031,448		1.0	
Total Committed Credit Lines		45,506,132		18,470,000		-59.4		32,157,202		74.1		27,758,001		-13.7	
Total Credit Lines at Corporate Credit Unions		502,943,302		326,500,380		-35.1		232,852,502		-28.7		296,893,503		27.5	
Draws Against Lines of Credit		30,652,516		19,261,035		-37.2		11,439,365		-40.6		5,438,248		-52.5	
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS															
Line of Credit Outstanding from Corporate Cus		7,150,999		3,039,178		-57.5		3,409,680		12.2		438,248		-87.1	
Term Borrowings Outstanding from Corporate Cus		141,467,000		12,000,000		-91.5		7,000,000		-41.7		5,000,000		-28.6	
MISCELLANEOUS BORROWING INFORMATION:															
Assets Pledged to Secure Borrowings		666,440,336		623,965,585		-6.4		649,604,988		4.1		723,556,969		11.4	
Amount of Borrowings Subject to Early Repayment at Lenders Option		92,943,000		101,157,000		8.8		86,000,000		-15.0		53,000,000		-38.4	
Uninsured Secondary Capital ²		0		0		N/A		0		N/A		0		N/A	
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¹ Included MBL construction and land development prior to 03/31/09.															
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward														16.SuppShareOBS&Bor	

	Miscellaneous Information, Programs, Services								
Return to cover			For Charter : N/A						
03/04/2014			Count of CU : 118						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
MEMBERSHIP:									
Num Current Members	1,234,734	1,230,680	-0.3	1,250,596	1.6	1,288,149	3.0	1,320,195	2.5
Num Potential Members	25,717,397	27,702,322	7.7	28,494,753	2.9	28,777,162	1.0	30,861,655	7.2
% Current Members to Potential Members	4.80	4.44	-7.5	4.39	-1.2	4.48	2.0	4.28	-4.4
* % Membership Growth	2.33	-0.33	-114.1	1.62	592.9	3.00	85.6	2.49	-17.2
Total Num Savings Accts	2,223,637	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5	2,460,212	2.6
EMPLOYEES:									
Num Full-Time Employees	3,017	3,071	1.8	3,142	2.3	3,289	4.7	3,369	2.4
Num Part-Time Employees	411	422	2.7	410	-2.8	419	2.2	431	2.9
BRANCHES:									
Num of CU Branches	323	322	-0.3	326	1.2	308	-5.5	316	2.6
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	29	3.6	31	6.9
Plan to add new branches or expand existing facilities	0	1	N/A	11	1,000.0	13	18.2	13	0.0
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,879,991,555	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8	3,517,649,056	-1.9
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	22	22	0.0	22	0.0	32	45.5	29	-9.4
Credit Builder	15	15	0.0	17	13.3	19	11.8	23	21.1
Debt Cancellation/Suspension	5	6	20.0	6	0.0	6	0.0	6	0.0
Direct Financing Leases	1	1	0.0	1	0.0	0	-100.0	0	N/A
Indirect Business Loans	6	6	0.0	7	16.7	9	28.6	9	0.0
Indirect Consumer Loans	29	31	6.9	30	-3.2	34	13.3	35	2.9
Indirect Mortgage Loans	7	9	28.6	9	0.0	10	11.1	9	-10.0
Interest Only or Payment Option 1st Mortgage Loans	5	5	0.0	5	0.0	7	40.0	11	57.1
Micro Business Loans	11	11	0.0	10	-9.1	10	0.0	11	10.0
Micro Consumer Loans	11	11	0.0	13	18.2	13	0.0	13	0.0
Overdraft Lines of Credit	58	64	10.3	66	3.1	64	-3.0	64	0.0
Overdraft Protection	52	57	9.6	58	1.8	61	5.2	58	-4.9
Participation Loans	27	30	11.1	32	6.7	38	18.8	41	7.9
Pay Day Loans	10	12	20.0	13	8.3	15	15.4	15	0.0
Real Estate Loans	70	76	8.6	75	-1.3	84	12.0	85	1.2
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	64	70	9.4	73	4.3	75	2.7	81	8.0
Share Secured Credit Cards	23	24	4.3	26	8.3	27	3.8	31	14.8
Short-Term, Small Amount Loans (STS)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	81	89	9.9	91	2.2	88	-3.3	88	0.0
Business Share Accounts	35	38	8.6	38	0.0	41	7.9	43	4.9
Check Cashing	60	64	6.7	64	0.0	62	-3.1	62	0.0
First Time Homebuyer Program	9	9	0.0	11	22.2	12	9.1	13	8.3
Health Savings Accounts	8	10	25.0	10	0.0	11	10.0	11	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	1	2	100.0	2	0.0	2	0.0	1	-50.0
Insurance/Investment Sales	28	30	7.1	30	0.0	33	10.0	33	0.0
International Remittances	11	11	0.0	12	9.1	12	0.0	17	41.7
Low Cost Wire Transfers	62	70	12.9	71	1.4	83	16.9	84	1.2
**Number of International Remittances Originated YTD	N/A	N/A		N/A		N/A		1,975	
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	4	2	-50.0	2	0.0	4	100.0	4	0.0
Adjusted Retained Earnings Obtained through Business Combinations	2,874,594	2,741,933	-4.6	2,741,933	0.0	240,651	-91.2	305,438	26.9
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmnts on Fixed Assets (not discounted to PV)	21,481,513	22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6	26,319,727	36.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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	Information Systems & Technology									
Return to cover			For Charter :	N/A						
03/04/2014			Count of CU :	118						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
	Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0	
Vendor Supplied In-House System	74	73	-1.4	68	-6.8	66	-2.9	64	-3.0	
Vendor On-Line Service Bureau	45	45	0.0	49	8.9	47	-4.1	49	4.3	
CU Developed In-House System	1	1	0.0	1	0.0	0	-100.0	0	N/A	
Other	5	5	0.0	4	-20.0	4	0.0	4	0.0	
Electronic Financial Services										
Home Banking Via Internet Website	86	87	1.2	89	2.3	88	-1.1	89	1.1	
Audio Response/Phone Based	73	72	-1.4	72	0.0	71	-1.4	70	-1.4	
Automatic Teller Machine (ATM)	82	82	0.0	82	0.0	85	3.7	85	0.0	
Kiosk	6	6	0.0	6	0.0	6	0.0	7	16.7	
Mobile Banking	7	12	71.4	16	33.3	29	81.3	38	31.0	
Other	4	4	0.0	4	0.0	2	-50.0	3	50.0	
Services Offered Electronically										
Member Application	33	34	3.0	36	5.9	40	11.1	39	-2.5	
New Loan	44	45	2.3	44	-2.2	46	4.5	48	4.3	
Account Balance Inquiry	89	89	0.0	90	1.1	90	0.0	91	1.1	
Share Draft Orders	61	63	3.3	63	0.0	63	0.0	65	3.2	
New Share Account	21	21	0.0	21	0.0	23	9.5	24	4.3	
Loan Payments	82	84	2.4	85	1.2	82	-3.5	83	1.2	
Account Aggregation	11	12	9.1	12	0.0	13	8.3	15	15.4	
Internet Access Services	24	23	-4.2	25	8.7	26	4.0	28	7.7	
e-Statements	71	73	2.8	74	1.4	77	4.1	80	3.9	
External Account Transfers	14	15	7.1	18	20.0	22	22.2	26	18.2	
View Account History	91	91	0.0	92	1.1	91	-1.1	91	0.0	
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	5	0.0	
Merchant Processing Services	4	4	0.0	5	25.0	6	20.0	6	0.0	
Remote Deposit Capture	2	5	150.0	6	20.0	10	66.7	14	40.0	
Share Account Transfers	86	86	0.0	89	3.5	88	-1.1	89	1.1	
Bill Payment	61	64	4.9	67	4.7	68	1.5	71	4.4	
Download Account History	74	76	2.7	77	1.3	75	-2.6	77	2.7	
Electronic Cash	5	5	0.0	5	0.0	4	-20.0	5	25.0	
Electronic Signature Authentication/Certification	2	2	0.0	3	50.0	3	0.0	6	100.0	
Mobile Payments	N/A	N/A		N/A		N/A		7		
Type of World Wide Website Address										
Informational	13	12	-7.7	11	-8.3	11	0.0	11	0.0	
Interactive	8	8	0.0	8	0.0	3	-62.5	2	-33.3	
Transactional	79	80	1.3	83	3.8	86	3.6	88	2.3	
Number of Members That Use Transactional Website	356,542	400,852	12.4	427,547	6.7	479,889	12.2	532,112	10.9	
No Website, But Planning to Add in the Future	1	1	0.0	0	-100.0	0	N/A	0	N/A	
Type of Website Planned for Future										
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A	
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A	
Transactional	1	1	0.0	0	-100.0	0	N/A	0	N/A	
Miscellaneous										
Internet Access	119	119	0.0	118	-0.8	112	-5.1	114	1.8	
										18.15&

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03/04/2014

CU Name: N/A

Peer Group: N/A

Graphs 1

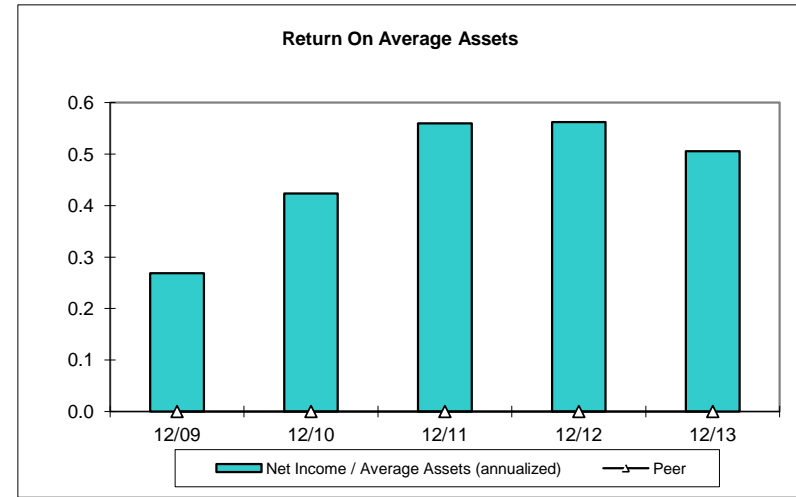
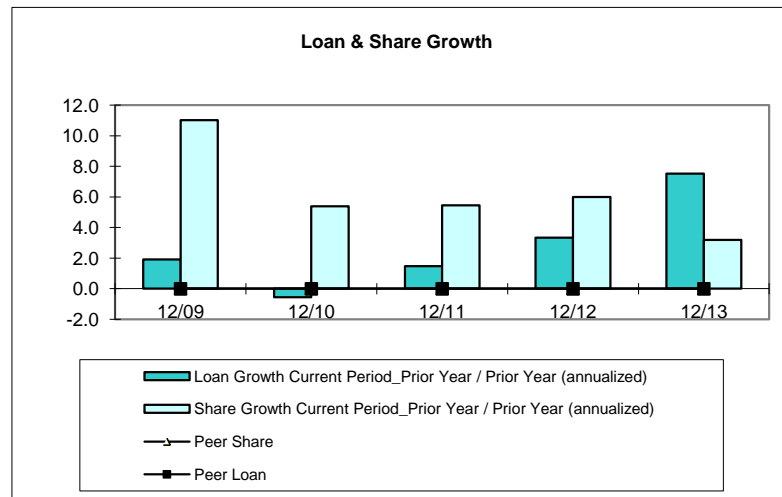
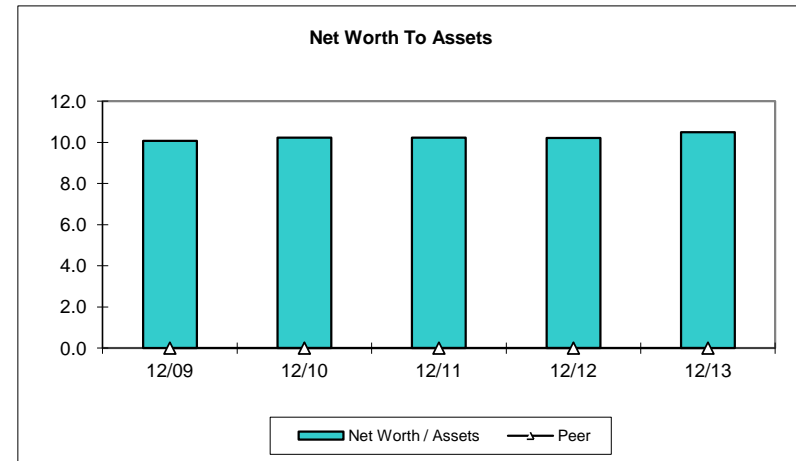
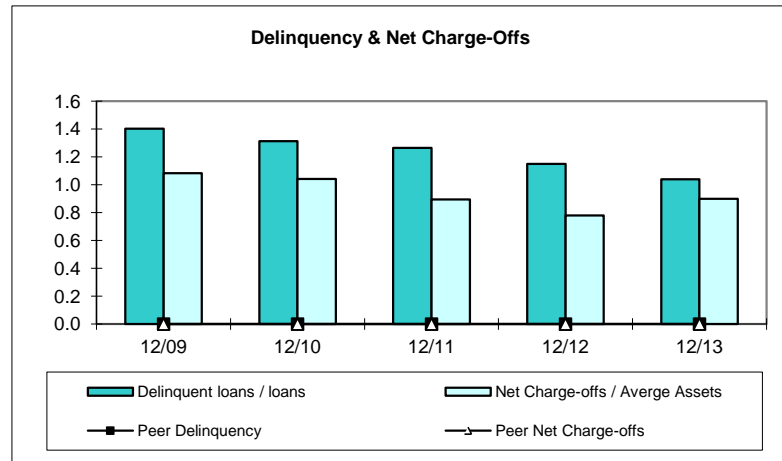
For Charter : N/A

Count of CU : 118

Asset Range : N/A

Criteria : Region : Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/04/2014

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

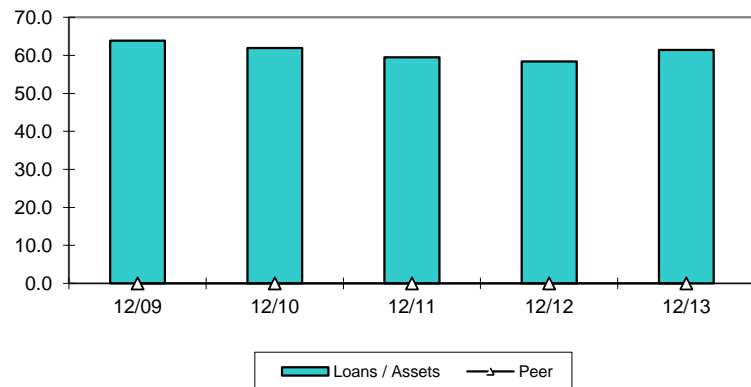
Count of CU : 118

Asset Range : N/A

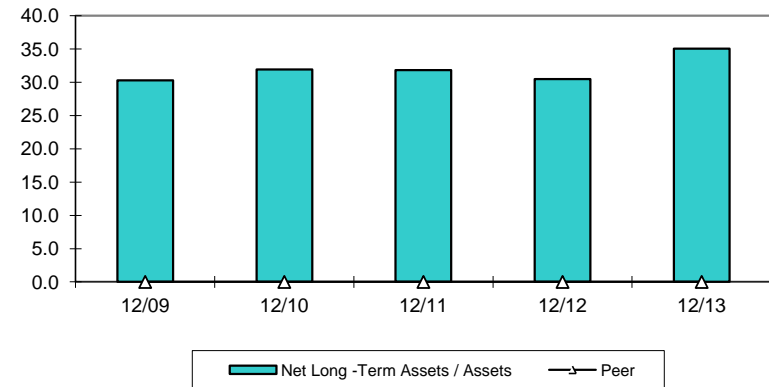
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

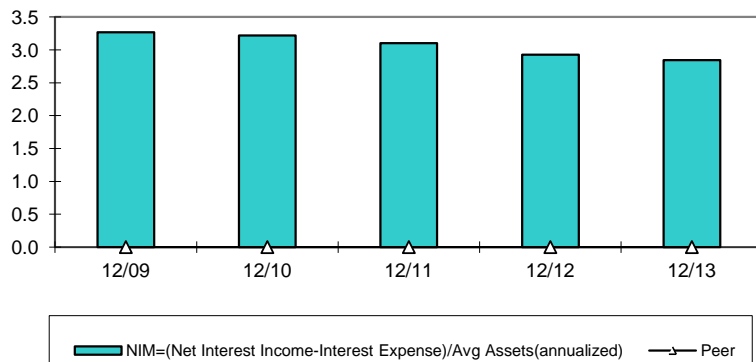
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

